LOAN APPLICATION

County Bank of Rehoboth Beach, Delaware

Easy Cash 800-710-3400

YOU MAY BE APPROVED FOR UP TO $500 IF YOU MEET THESE SIMPLE REQUIREMENTS

- You must have been employed for at least 2 months if you have direct deposit and at least 4 months if you do not have direct deposit or you must be able to show other recurring income payments over the same time period.
- You must have a checking account with your name printed on the checks.
- You must be able to be contacted after work.
- You must have access to a fax machine.
- You must be at least 18 years old.
- You must have a gross income of at least $1500 per month, or a minimum of $1200 per month in Social Security or other benefits income.
- You must not be delinquent on a prior Loan from County Bank.

COMPLETE ALL THE FOLLOWING INFORMATION

Then FAX pages 1 and 2 of this APPLICATION, your BLANK VOIDED PERSONAL CHECK, your MOST RECENT PAYSTUB SHOWING YEAR TO DATE INCOME and your LAST PAYSTUB FROM 2002 OR W-2 to 610-667-3238.

PLEASE PRINT ALL INFORMATION NEATLY AND LEGIBLY USING BLACK INK

Current Personal Information			
Name: Jaliyah Muhammad		Phone:	
Address: 764 Scotland Rd Unit 42			
City: South Orange NJ		State: NJ	Zip: 07079
How long have you lived at this address? 1st 9 mos		Rent (X) Own ( )	
Social Security Number:		Birth Date:	
Phone number where we can send you a Fax?			
How did you hear about us? Friend			

Current Work and Bank Information			
Employer: (		Phone:	
Address:		Your Extension:	
City:		State:	Zip:
How long have you worked here? 1st 9 months		Hire Date:	
What is your position? Process S Research Rep I		Shift/Hours:	
What is your supervisor's name?		Superv. Phone:	
How much is your salary each pay period? * $			
How often are you paid? Weekly [X] Bi-weekly [ ] Twice Monthly [ ] Monthly [ ]			
What are your next two pay dates?	Next Pay Date:	Second Pay Date:	
Do you have a checking account? [X] Yes [ ] No			
Is your paycheck deposited directly into your checking account? * [X] Yes [ ] No			
E-mail address:			

* Or other source of income received periodically. Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a source for repaying this obligation.

4 Personal Contacts – At Least 2 Must Be Relatives Not Living With You!			
	Name	Phone Number	Relationship
1			Mother
2			Sister
3			Sister
4			Sister

#22923

React

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BEST AVAILABLE COPY

AGREEMENT TO ARBITRATE ALL DISPUTES: By signing below and to induce us, County Bank of Rehoboth Beach, Delaware, to process your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Note or Agreement that you must sign to obtain the loan, this agreement to arbitrate all disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, including the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." *If you are unable to pay the costs of arbitration, your arbitration fees may be waived by the NAF.* The costs of any participatory, documentary or telephonic hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and. If a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate All Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the costs we incur, including our court costs and attorney's fees, in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring or participate in class action suits is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

President, County Bank

(Borrower's Signature to the above Agreements Appears Below)

By signing this Application you certify that all of the information provided above is true, complete and correct and provided to us, County Bank of Rehoboth Beach, Delaware, for the purpose of inducing us to make the loan for which you are applying. By signing below you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions and acknowledge receiving and reading the Application Supplement on page 3. We have retained Main Street Services Corp. (the "Company") to assist in processing your Application and to service your loan. By signing below you authorize us and the Company to share information in your Application and with regard to the processing, funding, servicing, repayment and collection of your loan. This Application will be deemed incomplete and will not be processed by us unless signed by you below.

Jalaluddin Mohammad 4-28-03 Jalaluddin S Mohammad

Print Name of Applicant Date Signature

CALL COUNTY BANK OF REHOBOTH BEACH, DELAWARE, AT (800) 710-3408, WITH ANY QUESTIONS REGARDING YOUR APPLICATION.

TELEFAX PAGES 1 AND 2, WHEN COMPLETED AND SIGNED, TO 610-667-3138.

LOAN NOTE AND DISCLOSURE

County Bank Of Rehoboth Beach, Delaware

Borrower's Name: JALIYAH MUHAMMAD Loan # 3-00574530 Date: April 27, 2003

Parties: In this Loan Note and Disclosure ("Note") you are the person named as Borrower above. We are the lender, County Bank of Rehoboth Beach, Delaware

The Account: You have deposit account, No ____ ____ ("Account"), with us or, if the following space is completed, at _____ ("Bank"). You authorize us to effect a credit entry to deposit the proceeds of the Loan (the Amount Financed indicated below) to your Account at the Bank.

DISCLOSURE OF CREDIT TERMS: The information in the following disclosure box is part of this Note:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. (e) 646.1 %	The dollar amount the credit will cost you. $ 30.00	The amount of credit provided to you or on your behalf. $ 100.00	The amount you will have paid after you have made the scheduled payment. $ 130.00

Your Payment Schedule will be: 1 payment of $ 130.00 due on 05/16/2003

Security: This loan is unsecured.

Prepayment: If you prepay your loan in advance, you will not receive a refund of any Finance Charge.

(e) The Annual Percentage Rate is an estimate based on the anticipated date the proceeds will be deposited to or paid on your account, which is 04/29/2003

See below and your other contract documents for any additional information about prepayment, nonpayment and default.

ITEMIZATION OF AMOUNT FINANCED of $ 100.00 ; given to you directly: $ 100.00 ; paid on your account: $ 0.00

PROMISE TO PAY: You promise to pay to us or to our order, in 1 payment, on the date indicated in the Payment Schedule, the Total of Payments. On or after the day your Loan comes due you authorize us to effect one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you timely revoke this authorization, you authorize us to prepare and submit one or more checks drawn on your Account to repay your loan when it comes due. If your Account is with us, you authorize us to deduct the payment from your Account on the day the loan comes due. If there are insufficient funds on deposit in your Account to effect an ACH debit entry or to pay a check or otherwise cover the loan payment on the due date, you promise to pay us all sums you owe by mailing a check or Money Order payable to "County Bank", c/o Easy Cash P.O. Box 915, Bala Cynwyd, PA 19004.

PREPAYMENT: If a Finance Charge remains after a Loan Due date is earned in full at the time the Loan is funded. You may pay all or part of what you owe prior to the due date, without penalty. However, if you pay early you will not be entitled to a refund of part or all of the Finance Charge.

EXCHANGE OF CREDIT INFORMATION: We have retained Main Street Services Corp. (the "Company") to service your loan. You authorize us and the Company to share information in connection with the application, processing, funding, servicing, repayment and collection of your loan.

NOTICE: YOU MUST CALL US, AT (800) 710-3400, BETWEEN 9:00 A.M. AND 10:00 A.M., 3 BUSINESS DAYS PRIOR TO THE DUE DATE TO FACILITATE THE PAYMENT OF YOUR LOAN.

RETURN ITEM FEE: You agree to pay $30 if an item in payment of what you owe is returned unpaid or an ACH debit entry, the authorization for which was not properly revoked by you, is rejected by the Bank for any reason.

GOVERNING LAW: This Note is governed by Delaware law, except as federal laws may apply.

AGREEMENT TO ARBITRATE ALL DISPUTES: You and we agree that any and all claims, disputes or controversies between you and us and/or the Company, any claim by either of us against the other or the Company (or the employees, officers, directors, agents or assigns of the other or the Company) and any claim arising from or relating to your application for this loan or any other loan you previously, now or may later obtain from us, this Loan Note, this agreement to arbitrate all disputes, your agreement not to bring, join or participate in class actions, regarding collection of the loan, alleging fraud or misrepresentation, whether under the common law or pursuant to federal, state or local statute, regulation or ordinance, including disputes as to the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not joint) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, by telephone at 800-474-1371, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." Your arbitration fee may be waived by the NAF in the event you cannot afford to pay them. The cost of any participatory, documentary or telephone hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and, if a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us, our employees, officers, directors, servicers and assigns. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This Agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

SURVIVAL: The provisions of this Note dealing with the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate in Class Actions shall survive repayment in full and/or default of this Note.

BANKRUPTCY: You represent that you have not recently filed nor do you currently intend to file for bankruptcy.

BY SIGNING BELOW, YOU AGREE TO ALL OF THE TERMS OF THIS NOTE, INCLUDING THE AGREEMENT TO ARBITRATE ALL DISPUTES AND THE AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS. YOU ALSO ACKNOWLEDGE RECEIPT OF A FULLY COMPLETED COPY OF THIS NOTE.

INSTRUCTIONS: THIS NOTE IS SUBJECT TO BANK APPROVAL. Read the entire Note. If all of the loan terms are acceptable to you, date and sign at right and fax this Note to (610) 667-3138. If approved, the loan proceeds will be deposited to your Account indicated above.

x _____ 4-28-03

Borrower's Signature Date

167 589 777 22923

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© 2002 County Bank

JALIYAH MUHAMMAD (7)

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